

Exhibit “EE”

Exhibit “EE”

Holly Estes

From: Robert B Martin <rbmartin@rbmartinlaw.com>
Sent: Wednesday, January 14, 2015 5:39 PM
To: Holly Estes
Cc: mail@asmithlaw.com; Christina Lovato; ars@asmithlaw.com
Subject: Re: Villalobos

Ms. Estes,

Your understanding is incorrect. I do not now nor have I ever represented Alfred Villalobos and have never prepared any trust for him. My electronic files reflect that in or about May 2, 2008, the Waage Law Firm, at which I was previously employed, prepared a draft of a document titled THE ALFRED J.R. VILLALOBOS IRREVOCABLE LIFE INSURANCE TRUST. This document was prepared by another attorney at the firm at the direction of his daughter Carissa Villalobos. As I recall they subsequently became estranged and to my knowledge the document was never signed. I have no other estate planning documents prepared for Mr. Villalobos.

Robert Martin

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: (626) 840-3472
Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

On Jan 14, 2015, at 5:16 PM, Holly Estes <estes@asmithlaw.com> wrote:

Mr. Martin,

I am acting counsel for the Chapter 7 trustee, Christina Lovato, in the Alfred Villalobos bankruptcy case. I understand that you have prepared a trust for Mr. Villalobos. Please send a copy of that trust and any other estate planning document that you prepared for Mr. Villalobos.

Thank you,

Holly E. Estes, Esq.
Law Offices of Alan R. Smith
505 Ridge Street
Reno, NV 89501
Telephone: (775) 786-4579
Facsimile: (775) 786-3066
Email: estes@asmithlaw.com

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communication is strictly prohibited. If you have received this communication in error, please immediately notify the sender by telephone or email and destroy all versions of this email. Thank you.

<BK Pet [DE 1] 060910.pdf><Ord (ent) Appt Tee [DE 2059] 051314.pdf><Ord (ent) App Empl
ARS (Ttee) [DE 2060] 051314.pdf>

Holly Estes

From: Robert B Martin <rbmartin@rbmartinlaw.com>
Sent: Wednesday, January 14, 2015 5:41 PM
To: Holly Estes
Cc: mail@asmithlaw.com; ars@asmithlaw.com; Christina Lovato
Subject: Re: Villalobos

Ms. Estes,

That understanding is also incorrect. As stated in my previous email I do not now nor have I ever represented Alfred Villalobos and have never prepared any trust for him.

Robert Martin

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: (626) 840-3472
Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

On Jan 14, 2015, at 5:18 PM, Holly Estes <estes@asmithlaw.com> wrote:

Mr. Martin,

I also understand that you are the attorney for the Villalobos Life Insurance Trust. Please send a copy of that trust document as well.

Thank you,

Holly E. Estes, Esq.

Law Offices of Alan R. Smith

505 Ridge Street

Reno, NV 89501

Telephone: (775) 786-4579

Facsimile: (775) 786-3066

Email: estes@asmithlaw.com

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Holly Estes

From: Holly Estes <estes@asmithlaw.com>
Sent: Wednesday, January 14, 2015 8:34 PM
To: rbmartin@rbmartinlaw.com; mail@asmithlaw.com; 'ars@asmithlaw.com'; Christina Lovato (TrusteeLovato@att.net)
Subject: Villalobos VLIT
Attachments: VILLALOBOS LIFE INSURANCE TRUST.pdf

Thank you for your emails Mr. Martin. Below please find an email that I received from Dan Apodaca informing me that you were giving him legal advice regarding the Villalobos Life Insurance Trust. If you have a copy of the full Villalobos Life Insurance Trust, please provide a copy of the same. I appreciate your time.

Best,

Holly

From: Dan Apodaca [<mailto:Dan@apocpa.com>]
Sent: Tuesday, November 18, 2014 6:12 PM
To: Holly Estes
Cc: Christina Lovato; Robert B Martin
Subject:

Dear Holly:

Our attorney has recommended that I provide you with a Certificate of Trust, which I am attaching. I hope that this answers any questions that you may have. If you would like to know more, I suggest that you call him directly.

His contact information is below.

Thanks,

Dan Apodaca

Contact information for Robert B. Martin Jr., Attorney at Law

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: (626) 840-3472
Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

COPY

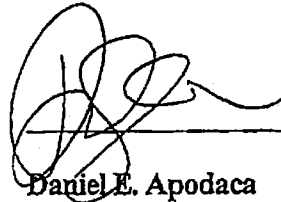
CERTIFICATION OF TRUST
OF
VILLALOBOS LIFE INSURANCE TRUST

The undersigned, Daniel E. Apodaca, hereby declares that:

1. I am the Trustee of the Villalobos Life Insurance Trust (the "Trust") created under a Declaration of Trust dated June 25, 2012 (the "Trust Declaration").
2. The settlors of the Trust are Jessica Kinley Rae Villalobos and Carrissa Dolores Villalobos (the "Settlors").
3. Under the Trust Declaration the Trustee shall possess and own all the incidents of ownership, rights, powers, interests, privileges, and benefits of every kind that may accrue on account of any of the insurance policies composing part of the trust estate, in addition to the power to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in trust name. The powers of the Trustee are set forth in Articles IV and V of the Trust Declaration, a true copy of which may be attached to this certification
4. The Trust is irrevocable and may not be altered, or amended in any respect and it may not be terminated except through distributions permitted by Trust Declaration.
5. There is one Trustee of the Trust who is authorized to sign in order to exercise any powers of the Trustee.
6. The Trust has not been revoked, modified, or amended in any manner that would cause the representations contained in this certification of trust to be incorrect and it is being signed by the sole currently acting trustee of the trust.
7. This certification of trust is as provided in Nevada Revised Statutes Sections 164.400 *et. seq.*

I declare under penalty of perjury that the foregoing statements are true and correct.

Executed on July 2, 2012, at Reno, Nevada.



Daniel E. Apodaca

COPY

State of Nevada
County of Washoe

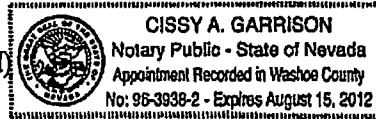
On July 2, 2010 before me,
Cissy A. Garrison (insert name and title of the officer)
personally appeared

Daniel E. Anderson, who
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Nevada that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cissy A. Garrison (Seal)



Holly Estes

From: Robert B Martin <rbmartin@rbmartinlaw.com>
Sent: Tuesday, January 20, 2015 10:57 AM
To: Holly Estes
Cc: mail@asmithlaw.com; ars@asmithlaw.com; Christina Lovato; Dan Apodaca
Subject: Re: Villalobos VLIT

Holly,

The Certificate you attach pertains to the "Villalobos Life Insurance Trust" created June 25, 2012 by Jessica Kinley Rae Villalobos and Carrissa Dolores Villalobos as settlors. I reiterate that I do not now nor have I ever represented Alfred J.R. Villalobos in any capacity. Alfred J.R. Villalobos is not a settlor of the "Villalobos Life Insurance Trust", nor is he a trustee or beneficiary thereof. I do represent Jessica Kinley Rae Villalobos and Carrissa Dolores Villalobos as settlors of that trust, as well as Dan Apodaca who is its trustee.

I have been informed that Alfred J.R. Villalobos is deceased. You will please appreciate that we are highly wary of involving the the "Villalobos Life Insurance Trust" in any bankruptcy or probate proceeding involving the deceased. For that reason I will appreciate your directing further communications regarding that trust through counsel for Mr. Apodaca.

Bob

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
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Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

On Jan 14, 2015, at 8:34 PM, Holly Estes <estes@asmithlaw.com> wrote:

Thank you for your emails Mr. Martin. Below please find an email that I received from Dan Apodaca informing me that you were giving him legal advice regarding the Villalobos Life Insurance Trust. If you have a copy of the full Villalobos Life Insurance Trust, please provide a copy of the same. I appreciate your time.

Best,

Holly

From: Dan Apodaca [<mailto:Dan@apocpa.com>]
Sent: Tuesday, November 18, 2014 6:12 PM
To: Holly Estes
Cc: Christina Lovato; Robert B Martin
Subject:

Dear Holly:

Our attorney has recommended that I provide you with a Certificate of Trust, which I am attaching. I hope that this answers any questions that you may have. If you would like to know more, I suggest that you call him directly.

His contact information is below.

Thanks,

Dan Apodaca

Contact information for Robert B. Martin Jr., Attorney at Law

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
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Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

<VILLALOBOS LIFE INSURANCE TRUST.pdf>

Holly Estes

From: Holly Estes <estes@asmithlaw.com>
Sent: Monday, January 19, 2015 4:12 PM
To: 'Amy Tirre'; 'mail@asmithlaw.com'; 'ars@asmithlaw.com'; 'Christina Lovato'
Cc: 'Genevieve DeLucchi'
Subject: RE: Villalobos

Dan previously informed us that his counsel for the VLIT was Robert Martin. I have contacted Mr. Martin and he has informed me that "My understanding was incorrect" he has never represented AJ or VLIT. So, please let us know who to contact.

-Holly

From: Holly Estes [<mailto:estes@asmithlaw.com>]
Sent: Monday, January 19, 2015 4:09 PM
To: 'Amy Tirre'; 'mail@asmithlaw.com'; 'ars@asmithlaw.com'; 'Christina Lovato'
Cc: 'Genevieve DeLucchi'
Subject: RE: Villalobos

Great, can you please let us know who is counsel is? We would be happy to contact them.

Best,

Holly

From: Amy Tirre [<mailto:amy@AMYTIRRELAW.COM>]
Sent: Friday, January 16, 2015 5:19 PM
To: Holly Estes; mail@asmithlaw.com; ars@asmithlaw.com; Christina Lovato
Cc: Genevieve DeLucchi
Subject: RE: Villalobos

Holly

I have had a chance to speak with Mr. Apodaca about the John Hancock life insurance policy. He is the Trustee of the life insurance trust. He has counsel as Trustee:

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: (626) 840-3472
Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

I recommend that you reach out to Mr. Martin.

Sincerely,
Amy

From: Holly Estes [<mailto:estes@asmithlaw.com>]
Sent: Wednesday, January 14, 2015 3:52 PM
To: Amy Tirre; mail@asmithlaw.com; Genevieve DeLucchi; ars@asmithlaw.com; Christina Lovato
Subject: Villalobos

Amy,

Can you please have Dan send over a copy of the John Hancock life insurance policy.

Thank you,

Holly E. Estes, Esq.

Law Offices of Alan R. Smith

505 Ridge Street

Reno, NV 89501

Telephone: (775) 786-4579

Facsimile: (775) 786-3066

Email: estes@asmithlaw.com

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Holly Estes

From: Robert B Martin <rbmartin@rbmartinlaw.com>
Sent: Wednesday, March 04, 2015 5:33 PM
To: Holly Estes
Cc: Amy N. Tirre; mail@asmithlaw.com; ars@asmithlaw.com; Christina Lovato; jnulligan@amkmlaw.com
Subject: Re: Villalobos
Importance: High

Ms. Estes,

I have your impertinent email, reproduced below.

I am aware of no legal proceedings to which my client is a party in which an action for a "protective order" might lie that would interfere with my client's fiduciary duties as trustee. If such a proceeding exists, I suggest you serve legal process, in which case my client will employ legal counsel to enter an appearance on his behalf and make such reply as may be appropriate in the circumstances.

I don't know how you practice law in Nevada, but in California lawyers do not normally write each other to instruct opposing counsel on their communications with their clients. We also institute legal proceedings in courts of competent jurisdiction before seeking orders affecting the conduct of unrelated third parties.

Robert Martin

P.S. You will also learn that your sentence works just as well if you drop the archaic "Please be advised that..." at the beginning. It would also be nice to know who "we" are.

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3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: (626) 840-3472
Phone: (760) 670-3735
Fax: (760) 690-8600
e-mail: rbmartin@rbmartinlaw.com
website: www.rbmartinlaw.com

On Mar 4, 2015, at 2:39 PM, Holly Estes <estes@asmithlaw.com> wrote:

Mr. Martin,

Please be advised that we will be seeking a protective order freezing any distributions from the 2012 Villalobos Life Insurance Trust that relate to the 2008 life insurance policy issued by John Hancock. Please advise your clients not to distribute, transfer or move any of those proceeds.

Best,

Holly E. Estes, Esq.
Law Offices of Alan R. Smith
505 Ridge Street

Reno, NV 89501

Telephone: (775) 786-4579

Facsimile: (775) 786-3066

Email: estes@asmithlaw.com

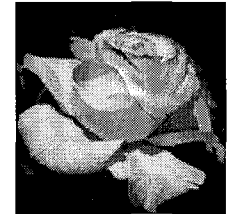
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Exhibit “FF”

Exhibit “FF”

Law Offices of Robert B. Martin Jr.

Tax Defense - Asset Protection



Welcome Tax Defense Asset Protection Biography Representative Cases Publications Download Biography

Asset Protection

I undertake sophisticated tax, estate and asset protection planning for high net worth individuals. My planning advice is tempered and informed by my extensive experience in tax and related litigation. Put simply, I have a much better understanding of what actually works when put to the test in an IRS audit or in court. Here are examples of the services I provide:

Sophisticated Estate and Asset Protection Planning

- * Family limited liability companies
- * Grantor trusts
- * Irrevocable life insurance trusts
- * Grantor retained annuity trusts (GRATs)
- * Charitable remainder and lead trusts

Foreign Trusts and International Tax Planning

- * Discretionary foreign trusts
- * Advice on tax reporting for foreign trusts, Forms 3520, 3520-A
- * Advice on reporting forms related to the ownership of foreign accounts and financial assets, FinCEN Form 114 (FBAR) and Form 8938 (FUBAR)
- * Advice on offshore reporting requirements related to foreign operations of U.S. owners, Forms 5471, 8865 and 8858
- * U.S. tax and estate planning for expatriates and non-residents
- * U.S. tax and estate planning for expatriation and relinquishment of green card

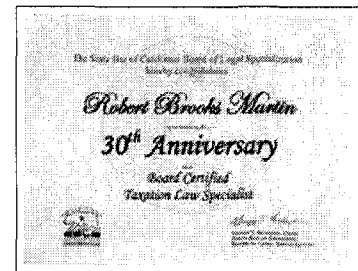
Domestic Estate Planning

- * Living Trusts
- * Wills
- * Advance Health Care Directives

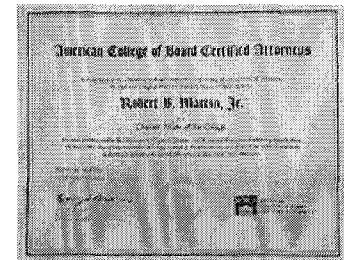
Decedent Estate Administration

- * Living trust administration by successor trustees
- * Tax issues on trust distribution
- * Notification of trust beneficiaries and certification of trusts
- * California Probate Code §850 Heggstad Petitions

Certified Specialist in Taxation Law



American College of Board Certified Attorneys



Top Lawyers in San Diego

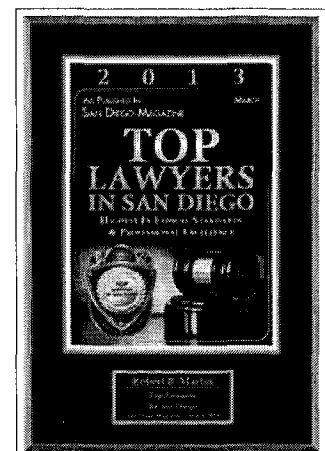


EXHIBIT "FF" 37

3/10/2015 3:30 PM

- * California Probate

Entity Formation, Reorganization and Liquidation

- * Limited liability companies
- * Corporations
- * Partnerships
- * Non-profit corporations

Retirement Investment Planning

- * Retirement account limited liability companies
- * Roth conversions
- * Avoidance of prohibited transactions
- * Unrelated business income tax

Real Estate Tax Planning

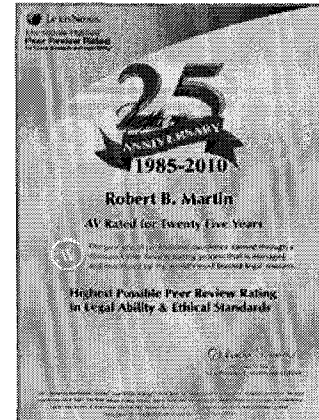
- * Real estate purchase, leasing and disposition
- * Deferred Section 1031 exchanges

Investment Transactions

- * Installment sales
- * Stock options, short sales, straddles and collars
- * Planning for original issue discount and imputed interest
- * International investment in precious metals

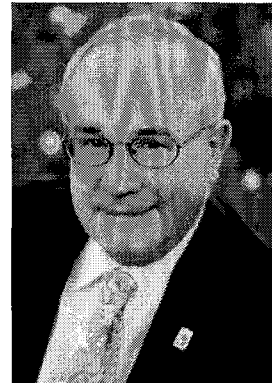
Contact: rbmartin@rbmartinlaw.com

**AV Peer Review Rated for
more than 25 years
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Hubbell/LexisNexis**



ROBERT B. MARTIN JR.

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
Escondido, CA 92026-8416
Mobile: 626-840-3472
Office: 760-670-3735
Fax: 760-690-8600
rbmartin@rbmartinlaw.com
www.rbmartinlaw.com



PROFILE

A highly experienced California attorney with more than 45 years of diversified experience in tax law, now emphasizing tax defense and asset protection:

- In 1981, certified as a Certified Specialist in Taxation Law, State Bar of California Board of Legal Specialization.
- Admitted to practice in California since 1970. Admitted to practice before U.S. Tax Court (1971); U.S. District Court (C.D. California 1971; S.D. California 2007); 9th Circuit Court of Appeals (1972); D.C. Circuit Court of Appeals (2014).
- AV Peer Review Rated for more than 25 years – Martindale-Hubbell/LexisNexis.
- Fellow, The American College of Board Certified Attorneys
- Extensive experience in defense of taxpayers in more than 1,000 tax audits and controversies with the IRS and California State taxing authorities, including appearances as counsel of record in more than 500 cases filed in the U.S. Tax Court.
- Provides sophisticated tax, estate and asset protection planning for high net worth individuals, tempered and informed by experience in tax and related litigation.
- Annotations Author, *International Trust Guidebook* by Terry Coxon, published by Doug Casey's International Man (2014)
- Author of more than 20 published articles on taxation and business topics.
- Effective speaker on tax topics at numerous seminars sponsored by business and professional groups, including Casey Research Summits.

AREAS OF PRACTICE

Asset Protection

- Sophisticated estate and asset protection planning, including use of LLCs, grantor trusts, irrevocable life insurance trusts, grantor retained annuity trusts and charitable trusts.
- Foreign trusts and international tax planning, including discretionary foreign trusts.
- Advice on offshore reporting requirements including (i) forms related to foreign operations of U.S. owners (Forms 5471, 8865 and 8858); forms related to the ownership of foreign accounts and financial assets (Forms 8938, FinCEN Form 114 (FBAR)); and (iii) forms related to foreign trusts (Forms 3520, 3520-A).

- Investment and estate planning for retirement accounts, including advice on Roth conversions of traditional IRAs, avoidance of prohibited transactions and application of UBIT.
- Planning investment transactions, including installment sales, options and precious metals.
- Corporation, partnership and limited liability company organization, reorganization, operation, liquidation, purchase and sale.

Tax Defense

- Internal Revenue Service audits and appeals.
- U. S. Tax Court deficiency litigation and declaratory relief litigation.
- U. S. District Court refund, summons enforcement and IRS disclosure litigation.
- Representation of tax professionals in disputes involving preparer and promoter penalties, including proceedings before the IRS Office of Professional Responsibility (OPR).

CAREER OVERVIEW

- Law Offices of Robert B. Martin Jr., Escondido/San Diego/Glendale/Pasadena/Petaluma (1997 - present).
- Partner, Martin & Hudson (1990-1997)/Martin & Deacon (1985-1990)/Martin, Davis & Deacon, Los Angeles (1984-1985).
- Partner, Meserve, Mumper & Hughes, Los Angeles (1978-1984) (Head of Tax Department 1980-1984).

CHARITABLE/RELIGIOUS SERVICE

- Master Consulting Rosarian, Accredited Horticultural and Arrangements Judge, American Rose Society.
- Recipient of the American Rose Society Klima Medal (2009); Guy Blake Hedrick Jr. Award (2007); Silver Honor Medal, and three ARS Bronze Honor Medals for service to the American Rose Society and local rose societies.
- Former Pacific Southwest District Director. Past President, San Diego Rose Society.
- Editor, American Rose Society *Rose Exhibitors' Forum* (www.roseshow.com)
- National Editor, *Horizon Roses*
- Author of the book "Showing Good Roses", Roseshow.com 2001
- Ward Mission Leader, Church of Jesus Christ of Latter Day Saints, Escondido Hills Ward.

EDUCATION

- University of Southern California School of Law (J.D. 1969) (Order of the Coif, Staff Member and Comment Editor, Southern California Law Review).
- Kent State University (B.A. History 1966).

PERSONAL

- Born 1944 in Akron, Ohio.
- Married to Dona L. Martin.
- Combined eight children, thirteen grandchildren.

Exhibit “GG”

Exhibit “GG”

Holly Estes

From: Holly Estes <estes@asmithlaw.com>
Sent: Monday, November 17, 2014 6:14 PM
To: 'Dan Apodaca'; mail@asmithlaw.com; Christina Lovato (TrusteeLovato@att.net)
Subject: Villalobos

Dan,

Can you please send us a copy of the Life Insurance Trust.

Thank you,

Holly

From: Dan Apodaca [<mailto:Dan@apocpa.com>]
Sent: Monday, October 27, 2014 5:56 PM
To: Holly Estes
Subject:

Loans from Dan and proceeds from construction defect settlement

Holly Estes

From: Dan Apodaca <Dan@apocpa.com>
Sent: Tuesday, November 18, 2014 6:12 PM
To: Holly Estes
Cc: Christina Lovato; Robert B Martin
Attachments: VILLALOBOS LIFE INSURANCE TRUST.pdf

Dear Holly:

Our attorney has recommended that I provide you with a Certificate of Trust, which I am attaching. I hope that this answers any questions that you may have. If you would like to know more, I suggest that you call him directly.

His contact information is below.

Thanks,

Dan Apodaca

Contact information for Robert B. Martin Jr., Attorney at Law

Law Offices of Robert B. Martin Jr.
3291 Old Oak Tree Lane
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Phone: (760) 670-3735
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website: www.rbmartinlaw.com

COPY

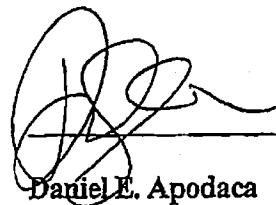
CERTIFICATION OF TRUST
OF
VILLALOBOS LIFE INSURANCE TRUST

The undersigned, Daniel E. Apodaca, hereby declares that:

1. I am the Trustee of the Villalobos Life Insurance Trust (the "Trust") created under a Declaration of Trust dated June 25, 2012 (the "Trust Declaration").
2. The settlors of the Trust are Jessica Kinley Rae Villalobos and Carrissa Dolores Villalobos (the "Settlors").
3. Under the Trust Declaration the Trustee shall possess and own all the incidents of ownership, rights, powers, interests, privileges, and benefits of every kind that may accrue on account of any of the insurance policies composing part of the trust estate, in addition to the power to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in trust name. The powers of the Trustee are set forth in Articles IV and V of the Trust Declaration, a true copy of which may be attached to this certification
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7. This certification of trust is as provided in Nevada Revised Statutes Sections 164.400 *et. seq.*

I declare under penalty of perjury that the foregoing statements are true and correct.

Executed on July 2, 2012, at Reno, Nevada.



Daniel E. Apodaca

COPY

State of Nevada
County of Washoe

On July 2, 2010 before me,
Cissy A. Garrison (insert name and title of the officer)
personally appeared

Daniel E. Anderson, who
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Nevada that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cissy A. Garrison (Seal)

